



Order Filed on July 2, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (Newark)**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
2016-1276

Powers Kim, LLC  
ecf@powerskim.com  
728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
(856) 802-1000  
Attorney for PennyMac Loan Services, LLC

In Re:

Wilma J. Spray

Case No.: 16-33633-RG

Chapter: 13

Hearing Date:

Judge: Honorable Rosemary Gambardella

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 2, 2018

The signature of Rosemary Gambardella is written in cursive above a horizontal line. Below the line, the text "Honorable Rosemary Gambardella" and "United States Bankruptcy Judge" is printed.  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Upon the application of Powers Kim, LLC, Attorneys for PennyMac Loan Services, LLC ("PennyMac") debtor(s)' mortgagee, under Bankruptcy Code Section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause, it is hereby

**ORDERED** that the automatic stay is hereby vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real property more fully described as 71 Midwood Road, Teaneck, NJ 07666.

It is further **ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☐ Personal property more fully described as:

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, and any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Wilma J Spray  
Debtor

Case No. 16-33633-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db +Wilma J Spray, 71 Midwood Road, Teaneck, NJ 07666-5607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Wilma J Spray rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
TOTAL: 8